Walden

Wamp

Westmoreland

McCotter

Gutierrez

Hall (NY)

Hall (TX)

Halvorson

Harman

Heinrich

Hensarling

Heller

Higgins

Himes

Hinchey

Hirono

Hodes

Holden

Holt

Honda

Hoyer

Inglis

Israel

Jackson (IL)

Jackson-Lee

Johnson (GA)

Johnson, E. B.

Johnson, Sam

Jordan (OH)

Kanjorski

Johnson (IL)

(TX)

Jenkins

Jones

Kagen

Kaptur

Kildee

Kilroy

King (IA)

King (NY)

Kingston

Kind

Kirk

Kissell

Kosmas

Kratovil

Kucinich

Langevin

Latham

Latta Lee (CA)

Lee (NY)

Lewis (CA)

Lewis (GA)

Levin

Linder

Lipinski

LoBiondo

Loebsack

Lowey

Lucas

Luján

E.

Lynch

Mack

Maffei

Maloney

Manzullo

Marchant

Marshall

Matheson

Massa

Matsui

Markey (CO)

Markey (MA)

McCarthy (CA)

McCarthy (NY)

McClintock

McCollum

Lummis

Lofgren, Zoe

Luetkemeyer

Larsen (WA)

Larson (CT)

LaTourette

Lance

Klein (FL)

Kline (MN)

Kennedy

Kilpatrick (MI)

Tssa.

Hunter

Hinojosa

Hoekstra

Hill

Harper Hastings (FL)

Hastings (WA)

Hare

Burgess

Burton (IN)

Butterfield

Westinorciand	VV 10 01112411	Toung (FL)
	NOT VOTING—2	23
Barrett (SC)	Gerlach	Myrick
Boucher	Hirono	Nunes
Braley (IA)	Kirk	Rothman (NJ)
Bright	Klein (FL)	Sánchez, Lind
Culberson	Markey (MA)	T.
Davis (IL)	McMahon	Slaughter
Davis (TN)	McNerney	Stupak
Deal (GA)	Murphy, Patrick	Tierney
ANNOUNCEMEN	T BY THE SPEAKE	R PRO TEMPO

Whitfield

Wittman

Wilson (SC)

Wolf

Young (AK)

Voung (FL)

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining in this vote.

\sqcap 1146

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Ms. HIRONO. Mr. Speaker, on rollcall No. 842, had I been present, I would have voted

PERSONAL EXPLANATION

Mr. KIRK. Mr. Speaker, on rollcall Nos. 841 and 842, I was unavoidably detained. Had I been present, I would have voted "nay" on rollcall 841 and "no" on rollcall 842.

PERSONAL EXPLANATION

Mr. McMAHON. Mr. Speaker, on rollcall Nos. 841 and 842 I was on a visit to Walter Reed. Had I been present, I would have voted "yea" on rollcall 841 and "aye" on rollcall 842.

CONGRATULATING THE INTER-AMERICAN FOUNDATION

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and agree to the resolution, H. Res. 858, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. ENGEL) that the House suspend the rules and agree to the resolution, H. Res. 858.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 405, nays 1, answered "present" 2, not voting 24, as follows:

[Roll No. 843]

YEAS-405 Abercrombie Barton (TX) Bonner Ackerman Bean Bono Mack Aderholt Becerra Boozman Adler (NJ) Berkley Boren Boswell Akin Berman Alexander Berry Boustany Biggert Altmire Boyd Brady (PA) Arcuri Bilbray Austria Bilirakis Brady (TX) Baca Bishop (GA) Bright Bachmann Bishop (NY) Broun (GA) Bachus Bishop (UT) Brown (SC) Brown, Corrine Blackburn Baird Brown-Waite, Baldwin Blumenauer Barrow Blunt Ginnv Bartlett Boccieri Buchanan

Buver Calvert Camp Cantor Cao Capito Capps Capuano Carnahan Carney Carson (IN) Carter Cassidy Castle Castor (FL) Chaffetz Chandler Childers Chu Clarke Clav Cleaver Clvburn Coble Coffman (CO) Cohen Cole Conaway Connolly (VA) Convers Cooper Costa Costello Courtney Crenshaw Crowley Cuellar Culberson Cummings Dahlkemper Davis (AL) Davis (CA) Davis (IL) Davis (KY) DeGette Delahunt DeLauro Dent Diaz-Balart, L. Diaz-Balart, M. Dicks Dingell Doggett Donnelly (IN) Doyle Dreier Driehaus Duncan Edwards (MD) Edwards (TX) Ehlers Ellison Ellsworth Emerson Engel Eshoo Etheridge Fallin Farr Fattah Filner Flake Fleming Forbes Fortenberry Foster Foxx Frank (MA) Franks (AZ) Frelinghuysen Fudge Gallegly Garrett (NJ) Giffords Gingrey (GA) Gonzalez Goodlatte Gordon (TN) Granger Graves Grayson Green, Al Green, Gene Griffith Guthrie

McDermott McGovern McHenry McIntvre McKeon McMahon McMorris Rodgers Meek (FL) Meeks (NY) Melancon Herger Herseth Sandlin Mica Michaud Miller (FL) Miller (MI) Miller (NC) Miller, Gary Miller, George Minnick Mitchell Mollohan Moore (KS) Moore (WI) Moran (KS) Moran (VA) Murphy (CT) Murphy (NY) Murphy, Tim Murtha Myrick Nadler (NY) Napolitano Neal (MA) Neugebauer Nve Oberstar Obey Olson Olver Ortiz Pallone Pascrell Pastor (AZ) Paulsen Pavne Pence Perlmutter Perriello Peters Peterson Petri Kirkpatrick (AZ) Pingree (ME) Platts Poe (TX) Polis (CO) Pomerov Posey Price (GA) Price (NC) Putnam Quigley Radanovich Rahall Rangel Rehberg Reyes Richardson Rodriguez Roe (TN) Rogers (AL) Rogers (KY) Rogers (MI) Rohrabacher Roonev Ros-Lehtinen Roskam Ross Roybal-Allard Royce Lungren, Daniel Ruppersberger Rush Ryan (OH) Ryan (WI) Salazar Sanchez, Loretta Sarbanes Scalise Schakowsky Schauer Schiff Schmidt Schock Schrader Schwartz Scott (GA) Scott (VA) Sensenbrenner

Serrano Sutton Sessions Tanner Sestak Taylor Shadegg Teague Shea-Porter Terry Sherman Thompson (CA) Thompson (MS) Shimkus Thompson (PA) Shuler Shuster Thornberry Simpson Tiahrt Sires Tiberi Tiernev Skelton Smith (NE) Titus Tonko Smith (NJ) Smith (TX) Towns Smith (WA) Tsongas Snyder Turner Souder Upton Van Hollen Space Spratt Velázquez Stark Visclosky Walden Stearns

Walz Wamp Wasserman Schultz Waters Watson Waxman Weiner Welch Westmoreland Wexler Whitfield Wilson (OH) Wilson (SC) Wittman Wolf Woolsey Wu Yarmuth Young (AK) Young (FL)

NAYS-1

Paul

ANSWERED "PRESENT"-2

Campbell Gohmert

NOT VOTING-24

Grijalva Sánchez, Linda Andrews Barrett (SC) Inslee Boehner Lamborn Slaughter Boucher McCaul Speier Braley (IA) McNerney Stupak Murphy, Patrick Cardoza Sullivan Davis (TN) Nunes Deal (GA) Reichert Rothman (NJ) Gerlach

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining in this vote.

□ 1152

Mr. FLAKE changed his vote from "nay" to "vea."

So (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Ms. SLAUGHTER. Mr Speaker, I was unavoidably detained and missed rollcall vote Nos. 841, 842, and 843. Had I been present, I would have voted "aye" on rollcall votes Nos. 841, 842, and 843.

CONDEMNING THE ILLEGAL EXofMADAGASCAR'S TRACTION NATURAL RESOURCES

The SPEAKER pro tempore. The unfinished business is the question on suspending the rules and agreeing to the resolution, H. Res. 839, as amended.

The Clerk read the title of the resolution.

SPEAKER pro tempore. question is on the motion offered by the gentleman from California (Mr. BERMAN) that the House suspend the rules and agree to the resolution, H. Res. 839, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mrs. HALVORSON, Mr. Speaker, on that I demand the year and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 409, nays 5, not voting 18, as follows:

[Roll No. 844] YEAS-409

Abercrombie Dahlkemper Jackson-Lee Ackerman Davis (AL) (TX)Aderholt Davis (CA) Jenkins Adler (NJ) Johnson (GA) Davis (IL) Johnson (IL) Akin Davis (KY) Alexander Johnson, E. B. DeFazio Altmire DeGette Johnson, Sam Andrews Delahunt Jones Jordan (OH) Arcuri DeLauro Austria Dent Kagen Baca Diaz-Balart, L Kaptur Bachmann Diaz-Balart, M. Kennedy Bachus Dicks Kildee Dingell Kilpatrick (MI) Baird Baldwin Doggett Kilrov Donnelly (IN) Barrow Kind Bartlett Doyle King (IA) Barton (TX) Dreier King (NY) Bean Driehaus Kingston Duncan Edwards (MD) Becerra Kirk Kirkpatrick (AZ) Berkley Edwards (TX) Kissell Bermar Berry Biggert Ehlers Klein (FL) Ellison Kline (MN) Bilbray Ellsworth Kosmas Bilirakis Emerson Kratovil Bishop (GA) Engel Kucinich Bishop (NY) Eshoo Lamborn Blackburn Etheridge Lance Blumenauer Langevin Fallin Farr Blunt Larsen (WA) Boccieri Fattah Larson (CT) Filner Bonner Latham Bono Mack Flake LaTourette Boozman Fleming Latta Lee (CA) Boren Forbes Boswell Fortenberry Lee (NY) Boucher Foster Levin Lewis (CA) Boustany Foxx Boyd Frank (MA) Lewis (GA) Brady (PA) Frelinghuysen Linder Brady (TX) Lipinski Fudge Bright Gallegly LoBiondo Broun (GA) Garrett (NJ) Loebsack Giffords Lofgren, Zoe Brown (SC) Gingrey (GA) Brown, Corrine Lowev Brown-Waite, Gohmert Lucas Ginny Gonzalez Luetkemeyer Buchanan Goodlatte Luián Gordon (TN) Burgess Lummis Burton (IN) Granger Lungren, Daniel Buver Graves \mathbf{E} Calvert Grayson Lynch Green, Al Camp Mack Cantor Green, Gene Maffei Cao Griffith Maloney Capito Grijalva Manzullo Capps Guthrie Marchant Capuano Gutierrez Markey (CO) Cardoza Hall (NY) Markey (MA) Hall (TX) Marshall Carnahan Halvorson Massa Carney Carson (IN) Hare Matheson Harman Carter Matsui McCarthy (CA) Castle Harper Hastings (FL) Castor (FL) McCaul McCollum Chaffetz Hastings (WA) Heinrich McCotter Chandler Childers Heller McDermott Hensarling McGovern Chu Clarke Herger McHenry Herseth Sandlin Clay McIntyre Cleaver McKeon Higgins Clyburn McMahon Hill Coble Himes McMorris Coffman (CO) Hinchey Rodgers Cohen Hinojosa Meek (FL) Meeks (NY) Cole Hirono Conaway Hodes Melancon Connolly (VA) Hoekstra Mica Holden Michaud Convers Miller (FL) Cooper Holt Miller (MI) Miller (NC) Costa Honda Costello Hoyer Courtney Hunter Miller, Gary Crenshaw Inglis Miller, George Crowley Inslee Minnick Cuellar Mitchell Israel Culberson Mollohan Jackson (IL) Moore (KS) Cummings

Rogers (AL) Spratt Moran (KS) Moran (VA) Rogers (KY) Stark Murphy (CT) Rogers (MI) Stearns Murphy (NY) Rohrabacher Sullivan Murphy, Tim Roonev Sutton Ros-Lehtinen Murtha Tanner Myrick Roskam Taylor Nadler (NY) Ross Teague Roybal-Allard Napolitano Terry Thompson (CA) Neal (MA) Royce Neugebauer Ruppersberger Thompson (MS) Nye Rush Thompson (PA) Ryan (OH) Oberstar Thornberry Ryan (WI) Obey Tiahrt Olson Salazar Tiberi Olver Sanchez, Loretta Tierney Ortiz Sarbanes Pallone Scalise Tonko Schakowsky Pascrell Towns Pastor (AZ) Schauer Tsongas Paulsen Schiff Turner Schmidt Upton Payne Pence Schock Van Hollen Perlmutter Schwartz Velázguez Scott (GA) Perriello Visclosky Peters Scott (VA) Walden Peterson Sensenbrenner Walz Petri Serrano Wamp Pingree (ME) Sessions Wasserman Pitts Sestak Schultz Waters Platts Shadegg Poe (TX) Polis (CO) Shea-Porter Watson Sherman Watt Waxman Pomeroy Shimkus Posey Price (GA) Shuler Weiner Shuster Welch Price (NC) Simpson Westmoreland Sires Skelton Putnam Wexler Whitfield Quigley Radanovich Slaughter Wilson (OH) Rahall Smith (NE) Wilson (SC) Smith (NJ) Rangel Wittman Rehberg Smith (TX) Wolf Reichert Smith (WA) Woolsev Wu Snyder Reyes Richardson Souder Yarmuth Young (AK) Young (FL) Rodriguez Space Roe (TN) Speier NAYS-5

Bishop (UT) Franks (AZ)
Campbell McClintock

NOT VOTING-18

Paul

Barrett (SC) Gerlach Rothman (NJ) Boehner Kanjorski Sánchez, Linda Braley (IA) McCarthy (NY) Butterfield McNernev Schrader Cassidy Moore (WI) Stupak Davis (TN) Murphy, Patrick Deal (GA)

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining in this vote.

□ 1200

So (two-thirds being in the affirmative) the rules were suspended and the resolution, as amended, was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

$\ \square\ 1200$

GENERAL LEAVE

Mr. FRANK of Massachusetts. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks on H.R. 3639 and insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

EXPEDITED CARD REFORM FOR CONSUMERS ACT OF 2009

The SPEAKER pro tempore. Pursuant to House Resolution 884 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the State of the Union for the consideration of the bill. H.R. 3639.

□ 1201

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the consideration of the bill (H.R. 3639) to amend the Credit Card Accountability Responsibility and Disclosure Act of 2009 to establish an earlier effective date for various consumer protections, and for other purposes, with Mr. PASTOR of Arizona in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

The gentleman from Massachusetts (Mr. Frank) and the gentleman from Texas (Mr. Hensarling) each will control 30 minutes.

The Chair recognizes the gentleman from Massachusetts.

Mr. FRANK of Massachusetts. Mr. Chairman, I recognize for 4 minutes the prime mover of this bill, the gentlewoman from New York (Mrs. MALONEY).

Mrs. MALONEY. I thank the gentleman for yielding.

Mr. Chairman, I rise in strong support of H.R. 3639, the Expedited CARD Reform for Consumers Act of 2009. I thank the chairman of the Financial Services Committee, BARNEY FRANK, for his leadership on this issue and so many others, and Senator DODD for championing this issue in the Senate.

This bill would simply move up the effective date of the remaining provisions of the Credit Card Reform Act, which we passed earlier this year, from February 2010 to December 1, 2009, just in time for the holiday shopping season.

It is truly unfortunate that we are on the floor today having to take this step, but the credit card companies brought it on themselves. Rather than use the months after the date that it was signed into law in May to update their systems to get ready for the new reforms, they have used this time to raise interest rates unfairly at any time and for any reason on consumers retroactively on their balances, capturing many of them in never-ending cycles of debt. They are practicing the double-cycle billing, charging rates on interest that has already been paid and raising rates for unrelated reasons. Consumers are justly outraged, and they have come to their Congress Members and to this Congress asking for relief.

Just last week, the Pew Foundation issued a report that showed that interest rates have shot up by 20 percent—the average interest rate is 20 percent—and 90 percent of all credit card